

In re:  
Todd F. Smith  
Debtor

Case No. 24-14515-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 19, 2025

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db	Todd F. Smith, 1441 Forest Green Ct, Saint Louis, MO 63130-1806
14961553	+ Benchmark Federal Cr, 1522 Mcdaniel Dr, West Chester, PA 19380-7034
14961554	CCO Mortgage Corp., Attn: Bankruptcy, 1 Citizens Plz, Providence, RI 02903-1344
14961562	Garnita Echols, 4414 Forest Green Court, Saint Louis, MO 63130
14961572	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14961576	++ RFFC FINANCIAL LLC, 2912 W DAVIS ST SUITE 200, CONROE TX 77304-2042 address filed with court., RFFC Financial, Attn: Bankruptcy Attn: Bankruptcy, 2912 West Davis Rd , Bldg 200, Conroe, TX 77304
14961583	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Mar 20 2025 04:17:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Mar 20 2025 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 20 2025 04:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14961551	+ Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 00:38:49	American Express Travel Related Services, Attn: Bankruptcy, PO Box 981537, El Paso, TX 79998-1537
14961552	Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 00:49:59	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14961557	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 20 2025 00:23:00	Citizens Bank NA, Attn: Bankruptcy 1 Citizens Plaza, Riverside, RI 02915
14961558	Email/Text: megan.harper@phila.gov	Mar 20 2025 00:24:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14961555	EDI: CITICORP	Mar 20 2025 04:17:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14961556	EDI: CITICORP	Mar 20 2025 04:17:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040

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14961559	Email/Text: bankruptcy@philapark.org	Mar 20 2025 00:24:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14961560	^ MEBN	Mar 20 2025 00:19:41	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14961561	+ Email/Text: bankruptcy@fco.com	Mar 20 2025 00:23:00	Fair Collections & Outsourcing, Attn: Bankruptcy Dept 14400 Sweitzer La, Laurel, MD 20707-3006
14961563	EDI: IRS.COM	Mar 20 2025 04:17:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14961564	EDI: JPMORGANCHASE	Mar 20 2025 04:17:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14961565	+ Email/Text: EBNBKNOT@ford.com	Mar 20 2025 00:24:00	Kia Motors Finance, Attn: Bankruptcy, PO Box 20825, Fountain Valley, CA 92728-0825
14961566	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 00:39:10	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14961567	+ Email/Text: bankruptcy@ondeck.com	Mar 20 2025 00:24:00	Ondeck Cap, 1400 Broadway, New York, NY 10018-5300
14961569	Email/Text: fesbank@attorneygeneral.gov	Mar 20 2025 00:23:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14961574	Email/Text: ProsperBK@prosper.com	Mar 20 2025 00:23:00	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105
14961568	+ Email/Text: bkrgeneric@penfed.org	Mar 20 2025 00:23:00	PenFed CU, 2930 Eisenhower Ave, Alexandria, VA 22314-4557
14961570	EDI: PENNDEPTREV	Mar 20 2025 04:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14961570	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14961571	^ MEBN	Mar 20 2025 00:19:44	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14961573	Email/Text: bankruptcy@philapark.org	Mar 20 2025 00:24:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14961575	+ Email/Text: newbk@Regions.com	Mar 20 2025 00:24:00	Regions Bankcard, Attn: Bankruptcy 1900 5th Ave N, Hoover, AL 35203-2610
14961577	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:23:00	Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, P.O. Box 55004, Irvine, CA 92619-5004
14961578	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 20 2025 00:24:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
14961579	+ EDI: SYNC	Mar 20 2025 04:17:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14961580	EDI: SYNC	Mar 20 2025 04:17:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14961581	EDI: TDBANKNORTH.COM	Mar 20 2025 04:17:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
14961582	Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 20 2025 00:24:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14961584	Email/Text: bknotice@upgrade.com	Mar 20 2025 00:23:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14961585	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		

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Mar 20 2025 00:24:00

USDOE/GLELSI, Attn: Bankruptcy, PO Box  
7860, Madison, WI 53707-7860

14961586

+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com

Mar 20 2025 00:38:49

Wells Fargo Home Mortg, Attn: Bankruptcy, PO  
Box 10335, Des Moines, IA 50306-0335

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL A. CIBIK	on behalf of Debtor Todd F. Smith help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Todd F. Smith</u>	Social Security number or ITIN	xxx-xx-6988
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-14515-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Todd F. Smith

3/18/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**